

# **EXHIBIT 1**

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## When are benefit checks paid?

### Question

When are Social Security benefit checks paid by direct deposit or check?

### Answer

Social Security benefits are paid each month, but for the previous month. For example the check received in June is for the month of May.

When you applied for benefits, the Social Security representative told you when you can expect to receive your benefit payment. Your benefit award notice also has this information. Generally, the day in the month on which you receive your benefit depends on the birth date of the person on whose record you receive benefits. For example, if you receive benefits as a retired or disabled worker, your benefit will be determined by your birth date. If you receive benefits as a spouse, your benefit payment date will be determined by your spouse's birth date.

### Here's how it works:

Birth date on	Benefits paid on
1st - 10th	Second Wednesday
11th - 20th	Third Wednesday
21st - 31st	Fourth Wednesday

For example, your date of birth is June 16. Your monthly retirement check will be paid on the third Wednesday of every month.


For a calendar showing payment dates, see the [Schedule of Social Security Benefit Payments](#).

People who currently receive their benefits on the third of the month continue to do so. The same is true for people who receive both Social Security and Supplemental Security Income (SSI) benefits. For them, Social Security benefits are paid on the third of the month and SSI on the first of the month.

Normally, once the date you receive your benefits is determined, it will not change. However, beneficiaries paid on the third of the month can, under certain circumstances, volunteer to change their payment day, but they will not be able to choose their payment cycle. The date-of-birth formula will determine the new payment day. The decision to volunteer for cycling is permanent but the payment cycle could change if entitlement on a new record occurs.

The date you receive your benefits has no effect on the way your benefits are figured.

### File Attachments

-  [Printable Version of Payment Schedule](#)